

Information to identify the case:

Debtor 1	<u>Kevin M. Shebby</u>	Social Security number or ITIN	xxx-xx-5898
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-15207-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kevin M. Shebby

6/5/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Kevin M. Shebby
DebtorCase No. 16-15207-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 56

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db +Kevin M. Shebby, 13 Farnwood Rd, Mount Laurel, NJ 08054-2913
 aty +Thomas Roberto, Adinolfi and Packman, PA, 4 Kings Highway East,
 Haddonfield, NJ 08033-2002
 cr +Finance of America Mortgage, LLC, Stern & Eisenberg, PC, 1040 North Kings Highway,
 Suite 407, Cherry Hill, NJ 08034-1925
 cr +Toyota Motor Credit Corporation as servicing agent, P. O. Box 9013, Addison, TX 75001-9013
 cr +Toyota Motor Credit Corporation, as servicer for T, P.O. Box 340514, Tampa, FL 33694-0514
 518658460 +Affirm.com, 650 California St., San Francisco, CA 94108-2702
 516067664 +Capital One Bank Usa NA, Lyons, Doughty & Veldhuis, 136 Gaither Dr Ste 100,
 Mount Laurel, NJ 08054-2239
 518658453 +Capital One/Walmart, PO Box 4069, Carol Stream, IL 60197-4069
 518658459 +Cooper Medical Center, PO Box 95000-4345, Philadelphia, PA 19195-0001
 516251167 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
 PO Box 10390, Greenville, SC 29603-0390)
 516067669 Finance of America Mortgage, 15325 Fairfield Ranch Rd Ste 200, Chino Hills, CA 91709-8834
 518687560 Genesis FS Card Services, PO Box 23013, Columbus, GA 31902-3013
 516067671 H.U.P tuition repayment, tabas & rosen, p.c., 1601 Market St Ste 2300,
 Philadelphia, PA 19103-2306
 516250870 +Hospital of The University, of Pennsylvania Tuition Repayment, C/o Tabas & Rosen, P.C.,
 1601 Market Street Suite 2300, Philadelphia PA 19103-2306
 516067676 +Ocwen Loan Servicing, 1661 Worthington Rd, Ste 100, West Palm Beach, FL 33409-6493
 516067681 +TD Bank USA NA, 136 Gaither Dr, Ste 100, Lyons, Doughty & Veldhuis,
 Mt. Laurel, NJ 08054-2239
 516285757 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013
 516156929 United States Department of Education, Claims Filing Unit, P O Box 8973,
 Madison, WI 53708-8973
 516067662 brackleys bank delaware, PO Box 8803, Wilmington, DE 19899-8803
 516067665 carmella diFalcone, 50 Falcon Ct, Hamilton, NJ 08690-2466
 516067666 cbcs, PO Box 2589, Columbus, OH 43216-2589
 516067670 great lakes higher education, PO Box 7860, Madison, WI 53707-7860
 516067675 +marlton nephrology & hypertension, 769 Route 70 E Bldg C, marlton, nj 08053-2372
 516067685 us department of education, PO Box 7860, Madison, WI 53707-7860
 516067687 virtua medical group, PO Box 6028, Bellmawr, NJ 08099-6028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:30:27 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 06 2020 03:30:22 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516193585 EDI: AIS.COM Jun 06 2020 06:23:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 516067660 EDI: CINGMIDLAND.COM Jun 06 2020 06:23:00 At&T Mobility, PO Box 537104,
 Atlanta, GA 30353-7104
 516067661 +EDI: TSYS2.COM Jun 06 2020 06:23:00 Barclay Card, Po Box 13337,
 Philadelphia, PA 19101-3337
 518687559 +EDI: HFC.COM Jun 06 2020 06:23:00 Boscov, P.O. Box 30253, Salt Lake City, UT 84130-0253
 518658458 +EDI: WFNNB.COM Jun 06 2020 06:23:00 Boscovs, PO Box 659622, San Antonio, TX 78265-9622
 516067663 +EDI: CAPITALONE.COM Jun 06 2020 06:23:00 Capital One, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 516291362 EDI: CAPITALONE.COM Jun 06 2020 06:23:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 518658452 +E-mail/PDF: creditonebknofifications@resurgent.com Jun 06 2020 03:26:50 Credit One,
 PO Box 60500, City of Industry, CA 91716-0500
 516067668 E-mail/PDF: DellBKNofifications@resurgent.com Jun 06 2020 03:27:49 DFS/webbank,
 PO Box 81607, Austin, TX 78708-1607
 518658457 +EDI: PHINGENESIS Jun 06 2020 06:23:00 Genesis FS Card Services, PO Box 4477,
 Beaverton, OR 97076-4401
 516067672 +EDI: IIC9.COM Jun 06 2020 06:23:00 Ic System Inc, Po Box 64378,
 Saint Paul, MN 55164-0378
 516067673 EDI: IRS.COM Jun 06 2020 06:23:00 Internal Revenue Service, Po Box 7346,
 Philadelphia, PA 19101-7346
 516067674 +E-mail/Text: BKRMailOPS@weltman.com Jun 06 2020 03:30:09 Kay Jewelers, 375 Ghent Rd,
 Fairlawn, OH 44333-4600
 518658455 E-mail/Text: ml-ebn@missionlane.com Jun 06 2020 03:28:23 Mission Lane, PO Box 4517,
 Carol Stream, IL 60197
 516297363 EDI: PRA.COM Jun 06 2020 06:23:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,
 POB 41067, Norfolk VA 23541
 516103916 EDI: Q3G.COM Jun 06 2020 06:23:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 516067678 EDI: RMCB.COM Jun 06 2020 06:23:00 RMCB, PO Box 1235, Elmsford, NY 10523-0935

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 56

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516067679 +EDI: RMSC.COM Jun 06 2020 06:23:00 Synchb/Care Credit, Po Bo X965033,
Orlando, FL 32896-0001
516067680 +EDI: RMSC.COM Jun 06 2020 06:23:00 Synchb/Walmart, Po Box 965024, Orlando, FL 32896-5024
518687561 EDI: RMSC.COM Jun 06 2020 06:23:00 Synchb/old navy, PO Box 965005,
Orlando, FL 32896-5005
518658454 +EDI: RMSC.COM Jun 06 2020 06:23:00 Synchrony Bank/Old Navy, PO Box 530942,
Atlanta, GA 30353-0942
516280869 +E-mail/Text: bncmail@legal.com Jun 06 2020 03:30:48 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518658456 +EDI: WTRRN BANK.COM Jun 06 2020 06:23:00 Target Card Services, PO Box 660170,
Dallas, TX 75266-0170
516067682 +EDI: WTRRN BANK.COM Jun 06 2020 06:23:00 Td Bank Usa/ Target Credit, 3701 Wayzata Blvd,
Minneapolis, MN 55416-3440
516067683 EDI: TFSR.COM Jun 06 2020 06:23:00 Toyota Financial Services, Cdr Team, PO Box 9786,
Cedar Rapids, IA 52409-0004
516113669 +E-mail/PDF: OGCRegionIIBankruptcy@hud.gov Jun 06 2020 03:26:00
US Dept of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
516067667 EDI: WFNNB.COM Jun 06 2020 06:23:00 comenity bank/TREK, PO Box 182789,
Columbus, OH 43218-2789
516067684 EDI: URSI.COM Jun 06 2020 06:23:00 united recovery systems, PO Box 722929,
Houston, TX 77272-2929
516067686 EDI: VERIZONCOMB.COM Jun 06 2020 06:23:00 verizon, PO Box 920041,
Dallas, TX 75392-0041

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516139525* +Finance of America Mortgage, LLC, 15325 Fairfield Ranch Road, Suite 200,
Chino Hills, CA 91709-8834
516067688* +Virtua Medical Group, Po Box 6028, Bellmawr, NJ 08099-6028
516067677 ##Patricia DiFalco-Shebby, 571 Buena Vista Ave, Maple Shade, NJ 08052-2903

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;sklar@premierremote.com
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation as servicing agent
for Toyota Lease Trust NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Gavin Stewart on behalf of Creditor Toyota Motor Credit Corporation, as servicer for Toyota
Lease Trust bk@stewartlegalgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
Stephanie Shreter on behalf of Debtor Kevin M. Shebby shreterecf@comcast.net,
shreterlaw@gmail.com
Steven Eisenberg on behalf of Creditor Finance of America Mortgage, LLC
bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com
Steven P. Kelly on behalf of Creditor Finance of America Mortgage, LLC
skelly@sterneisenberg.com, bkecf@sterneisenberg.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 8